

2001 Individual Bank Denials FHA and Conventional Mortgages

By

Race, Gender and Income
Income and Race
Characteristics by Census Tracts
Reasons for Denials by Lender

DISCLOSURE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000008463-4 ~~WREG-SMTH~~ *First South / BB&T* MSA: 8240-TALLAHASSEE, FL

Race, Gender and Income 4/13/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKAN NATIVE (TOTAL)	1	102	1	102								
MALE												
FEMALE	1	102	1	102								
JOINT (MALE/FEMALE) 7/												
ASIAN/PACIFIC ISLANDER (TOTAL)	5	535	5	535								
MALE	2	200	2	200								
FEMALE	1	118	1	118								
JOINT (MALE/FEMALE) 7/	2	217	2	217								
BLACK (TOTAL)	38	3697	34	3268	2	247	2	182				
MALE	12	1086	12	1086								
FEMALE	16	1411	13	1135	1	94	2	182				
JOINT (MALE/FEMALE) 7/	10	1200	9	1047	1	153						
HISPANIC (TOTAL)	7	696	6	589			1	107				
MALE	3	296	2	189			1	107				
FEMALE	3	271	3	271								
JOINT (MALE/FEMALE) 7/	1	129	1	129								
WHITE (TOTAL)	397	39130	365	35661	13	1529	9	952	10	988		
MALE	145	14403	131	12817	7	876	3	358	4	352		
FEMALE	111	9929	104	9282	2	173	3	244	2	230		
JOINT (MALE/FEMALE) 7/	141	14798	130	13562	4	480	3	350	4	406		
OTHER (TOTAL)	2	160	2	160								
MALE	1	71	1	71								
FEMALE												
JOINT (MALE/FEMALE) 7/	1	89	1	89								
JOINT (WHITE/MINORITY) (TOTAL) 5/	7	694	5	518	1	59			1	117		
MALE												
FEMALE	1	95	1	95								
JOINT (MALE/FEMALE) 7/	6	599	4	423	1	59			1	117		
RACE NOT AVAILABLE (TOTAL) 6/	10	1191	5	703	2	205			3	283		
MALE	2	176			1	79			1	97		
FEMALE	1	129	1	129								
JOINT (MALE/FEMALE) 7/	7	886	4	574	1	126			2	186		
INCOME OF APPLICANTS 8/												
LESS THAN 50% OF MSA MEDIAN	54	3976	49	3556	1	94	3	231	1	95		
50-79% OF MSA MEDIAN	171	16494	152	14430	7	769	8	921	4	374		
80-99% OF MSA MEDIAN	88	9678	81	8941	2	207	1	89	4	441		
100-119% OF MSA MEDIAN	51	5527	48	5209	2	239			1	79		
120% OR MORE OF MSA MEDIAN	101	10365	93	9400	6	731			2	234		
INCOME NOT AVAILABLE 6/	2	165							2	165		

Report Date: 5/18/2002

Attachment # 3
Page 2 of 58

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY INCOME AND RACE OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000008463-4 J. GREG SMITH

MSA: 8240-TALLAHASSEE, FL

Income and Race 4/,8/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER												
BLACK	5	383	4	289	1	94						
HISPANIC	3	276	2	169			1	107				
WHITE	46	3317	43	3098			2	124	1	95		
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 6/												
50-79% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	4	426	4	426								
BLACK	16	1484	14	1302			2	182				
HISPANIC	3	291	3	291								
WHITE	142	13705	127	12028	5	564	6	739	4	374		
OTHER	1	71	1	71								
JOINT (WHITE/MINORITY) 5/	2	183	2	183								
RACE NOT AVAILABLE 6/	3	334	1	129	2	205						
80-99% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	1	109	1	109								
BLACK	5	515	5	515								
HISPANIC												
WHITE	81	8936	75	8317	2	207	1	89	3	323		
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 6/	1	118							1	118		
100-119% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER												
BLACK	6	650	6	650								
HISPANIC												
WHITE	42	4524	39	4206	2	239			1	79		
OTHER												
JOINT (WHITE/MINORITY) 5/	1	107	1	107								
RACE NOT AVAILABLE 6/	2	246	2	246								
120% OR MORE OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE	1	102	1	102								
ASIAN/PACIFIC ISLANDER												
BLACK	6	665	5	512	1	153						
HISPANIC	1	129	1	129								
WHITE	86	8648	81	8012	4	519			1	117		
OTHER	1	89	1	89								
JOINT (WHITE/MINORITY) 5/	4	404	2	228	1	59			1	117		
RACE NOT AVAILABLE 6/	2	328	2	328								

Report Date: 5/18/2002

DISCLOSURE TABLE 6-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000008463-4 J. GREG SMITH

MSA: 8240-TALLAHASSEE, FL

Income and Gender 8/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA MEDIAN												
MALE	18	1556	18	1556								
FEMALE	33	2341	27	1882	3	201	1	106	2	152		
JOINT (MALE/FEMALE) 7/	11	836	10	708	1	128						
GENDER NOT AVAILABLE 6/												
50-79% OF MSA MEDIAN												
MALE	50	4637	43	4077	4	310	1	94	1	104	1	52
FEMALE	69	6140	59	5130	7	759			3	251		
JOINT (MALE/FEMALE) 7/	33	3134	27	2656	2	190	1	108	1	57	2	123
GENDER NOT AVAILABLE 6/												
80-99% OF MSA MEDIAN												
MALE	50	5037	43	4381	5	525			2	131		
FEMALE	37	4186	31	3698	4	309	1	83	1	106		
JOINT (MALE/FEMALE) 7/	52	5785	46	5050	4	620			1	28	1	87
GENDER NOT AVAILABLE 6/												
100-119% OF MSA MEDIAN												
MALE	32	3834	27	3217	4	511			1	106		
FEMALE	24	3192	21	2681	1	145	1	189	1	177		
JOINT (MALE/FEMALE) 7/	72	7890	64	6884	3	439	3	362	1	43	1	162
GENDER NOT AVAILABLE 6/	5	433	5	433								
120% OR MORE OF MSA MEDIAN												
MALE	181	25617	158	22912	10	1559	1	233	12	913		
FEMALE	40	5790	34	4960	5	655	1	175				
JOINT (MALE/FEMALE) 7/	388	66902	337	56953	24	3957	4	651	22	5249	1	92
GENDER NOT AVAILABLE 6/	9	1238	5	846					4	392		

Report Date: 5/18/2002

Attachment # 3
Page 6 of 58

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY
CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001

Page 2 of 2

INSTITUTION: 0000008463-4 J. GREG SMITH

MSA: 8240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ALL OTHER TRACTS 15/												

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY CHARACTERISTICS
OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001

Page 2 of 2

INSTITUTION: 0000008463-4 J. GREG SMITH

MSA: 8240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ALL OTHER TRACTS 15/												

DISCLOSURE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000008463-4 J. GREG SMITH

MSA: 8240-TALLAHASSEE, FL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Appl. Incomplete		Mortgage Insurance Denied		Other		Total /16	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 4/																				
AMERICAN IND/ALASKAN NATIVE																				
ASIAN/PACIFIC ISLANDER																				
BLACK																				
	1	25			3	75													4	100
HISPANIC																				
WHITE																				
	3	27			3	27			1	9	3	27					1	9	11	100
OTHER																				
JOINT (WHITE/MINORITY) 5/																				
RACE NOT AVAILABLE 6/																				
					1	33	1	33									1	33	3	100
GENDER																				
MALE																				
					1	50											1	50	2	100
FEMALE																				
	2	40			2	40					1	20							5	100
JOINT (MALE/FEMALE) 7/																				
	2	20			4	40			1	10	2	20					1	10	10	100
GENDER NOT AVAILABLE 6/																				
							1	100											1	100
INCOME 8/																				
LESS THAN 50% OF MSA MEDIAN																				
											1	100							1	100
50-79% OF MSA MEDIAN																				
					1	50											1	50	2	100
80-99% OF MSA MEDIAN																				
	1	100																	1	100
100-119% OF MSA MEDIAN																				
	2	33			2	33					2	33							6	100
120% OR MORE OF MSA MEDIAN																				
					4	67			1	17							1	17	6	100
INCOME NOT AVAILABLE 6/																				
	1	50					1	50											2	100

Report Date: 5/18/2002

DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER
AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000876634-2 CAPITAL CITY BANK

MSA: 8240-TALLAHASSEE, FL

Race, Gender and Income 4/,13/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN IND/ALASKAN NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
ASIAN/PACIFIC ISLANDER (TOTAL)	16	2002	15	1946			1	56				
MALE	4	354	3	298			1	56				
FEMALE	2	227	2	227								
JOINT (MALE/FEMALE) 7/	10	1421	10	1421								
BLACK (TOTAL)	33	3156	28	2922			3	135	2	99		
MALE	11	891	8	768			1	24	2	99		
FEMALE	12	1043	10	932			2	111				
JOINT (MALE/FEMALE) 7/	10	1222	10	1222								
HISPANIC (TOTAL)	6	628	6	628								
MALE	3	385	3	385								
FEMALE												
JOINT (MALE/FEMALE) 7/	3	243	3	243								
WHITE (TOTAL)	350	45510	320	41024	1	63	10	2104	19	2319		
MALE	88	10852	81	8854	1	63	2	1523	4	412		
FEMALE	91	9430	85	8859			2	143	4	428		
JOINT (MALE/FEMALE) 7/	171	25228	154	23311			6	438	11	1479		
OTHER (TOTAL)	6	696	6	696								
MALE	3	257	3	257								
FEMALE												
JOINT (MALE/FEMALE) 7/	3	439	3	439								
JOINT (WHITE/MINORITY) (TOTAL) 5/	8	854	7	709					1	145		
MALE	1	31	1	31								
FEMALE												
JOINT (MALE/FEMALE) 7/	7	823	6	678					1	145		
RACE NOT AVAILABLE (TOTAL) 6/	45	5803	40	4550			2	415	3	838		
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
INCOME OF APPLICANTS 8/												
LESS THAN 50% OF MSA MEDIAN	43	3172	36	2572			3	191	4	409		
50-79% OF MSA MEDIAN	79	6183	72	5785			5	206	2	192		
80-99% OF MSA MEDIAN	43	4913	41	4635					2	278		
100-119% OF MSA MEDIAN	48	5756	44	5317	1	63			3	376		
120% OR MORE OF MSA MEDIAN	237	37462	216	33059			8	2313	13	2090		
INCOME NOT AVAILABLE 6/	14	1163	13	1107					1	56		

Report Date: 5/18/2002

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY INCOME AND RACE OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000876634-2 CAPITAL CITY BANK

MSA: 8240-TALLAHASSEE, FL

Income and Race 4/8/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	3	197	3	197								
BLACK	7	467	6	413					1	54		
HISPANIC	1	25	1	25								
WHITE	30	2200	25	1832			3	191	2	177		
OTHER	1	105	1	105								
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 6/	1	178							1	178		
50-79% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	1	56					1	56				
BLACK	8	506	5	371			3	135				
HISPANIC	1	89	1	89								
WHITE	63	5104	60	4897			1	15	2	192		
OTHER	2	159	2	159								
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 6/	4	269	4	269								
80-99% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER												
BLACK	5	521	5	521								
HISPANIC												
WHITE	28	3274	26	2996					2	278		
OTHER	1	98	1	98								
JOINT (WHITE/MINORITY) 5/	2	235	2	235								
RACE NOT AVAILABLE 6/	7	785	7	785								
100-119% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	3	344	3	344								
BLACK	1	130	1	130								
HISPANIC												
WHITE	36	4255	33	3961	1	63			2	231		
OTHER	1	166	1	166								
JOINT (WHITE/MINORITY) 5/	2	326	1	181					1	145		
RACE NOT AVAILABLE 6/	5	535	5	535								
120% OR MORE OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	9	1405	9	1405								
BLACK	11	1501	10	1456					1	45		
HISPANIC	4	514	4	514								
WHITE	184	29750	168	26467			6	1898	10	1385		
OTHER	1	168	1	168								
JOINT (WHITE/MINORITY) 5/	4	293	4	293								
RACE NOT AVAILABLE 6/	24	3831	20	2756			2	415	2	660		

Report Date: 5/18/2002

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001

Page 1 of 2

INSTITUTION: 0000876634-2 CAPITAL CITY BANK

MSA: 8240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL COMPOSITION 10/												
LESS THAN 10% MINORITY	45	5269	38	4587	1	124	6	558				
10-19% MINORITY	115	11526	100	9998	1	97	4	312	10	1119		
20-49% MINORITY	89	7966	75	6693			6	482	8	791		
50-79% MINORITY	6	374	4	257			2	117				
80-100% MINORITY	3	135	2	36	1	99						
INCOME CHARACTERISTICS 11/												
LOW INCOME	1	53					1	53				
MODERATE INCOME	34	2859	29	2448	1	99	4	312				
MIDDLE INCOME	103	8991	84	7296			8	628	11	1067		
UPPER INCOME	120	13367	106	11827	2	221	5	476	7	843		
INCOME & RACIAL COMPOSITION 10/, 11/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
	1	53					1	53				
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
	27	2442	24	2194			3	248				
	4	282	3	218			1	64				
	3	135	2	36	1	99						
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
	9	798	7	642			2	156				
	35	3066	29	2552			3	238	3	276		
	58	5088	47	4063			3	234	8	791		
	1	39	1	39								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
	36	4471	31	3945	1	124	4	402				
	80	8460	71	7446	1	97	1	74	7	843		
	4	436	4	436								
SMALL COUNTY												
UNTRACTED COUNTY												

Report Date: 5/18/2002

Attachment # 3
Page 10 of 58

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001

Page 1 of 2

INSTITUTION: 0000876634-2 CAPITAL CITY BANK

MSA: 8240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL COMPOSITION 10/												
LESS THAN 10% MINORITY	119	16781	109	15278			1	15	9	1488		
10-19% MINORITY	205	29093	185	25515	1	63	8	2163	11	1352		
20-49% MINORITY	122	11713	113	10723			5	483	4	507		
50-79% MINORITY	11	673	9	594			1	25	1	54		
80-100% MINORITY	7	389	6	365			1	24				
INCOME CHARACTERISTICS 11/												
LOW INCOME	9	610	8	556					1	54		
MODERATE INCOME	46	3365	42	3039			2	111	2	215		
MIDDLE INCOME	142	13766	124	12260	1	63	11	709	6	734		
UPPER INCOME	267	40908	248	36620			3	1890	16	2398		
INCOME & RACIAL COMPOSITION 10/, 11/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	6	354	5	300					1	54		
80-100% MINORITY	3	256	3	256								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	40	3006	37	2704			1	87	2	215		
50-79% MINORITY	3	270	3	270								
80-100% MINORITY	3	89	2	65			1	24				
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	17	1790	13	1426			1	15	3	349		
20-49% MINORITY	47	4159	40	3730	1	63	5	273	1	93		
50-79% MINORITY	75	7724	69	7036			4	396	2	292		
80-100% MINORITY	2	49	1	24			1	25				
UPPER INCOME	1	44	1	44								
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	102	14991	96	13852					6	1139		
20-49% MINORITY	158	24934	145	21785			3	1890	10	1259		
50-79% MINORITY	7	983	7	983								
80-100% MINORITY												

SMALL COUNTY

UNTRACTED COUNTY

Report Date: 5/18/2002

DISCLOSURE TABLE 8-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER
AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000876634-2 CAPITAL CITY BANK

MSA: 8240-TALLAHASSEE, FL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Appl. Incomplete		Mortgage Insurance Denied		Other		Total /16	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 4/																				
AMERICAN IND/ALASKAN NATIVE																				
ASIAN/PACIFIC ISLANDER																				
BLACK	5	45			5	45			1	9									11	100
HISPANIC					1	100													1	100
WHITE	2	29			3	43	1	14	1	14									7	100
OTHER																				
JOINT (WHITE/MINORITY) 5/	1	100																	1	100
RACE NOT AVAILABLE 6/					2	67			1	33									3	100
GENDER																				
MALE	6	50			4	33	1	8	1	8									12	100
FEMALE	1	33			2	67													3	100
JOINT (MALE/FEMALE) 7/	1	20			3	60			1	20									5	100
GENDER NOT AVAILABLE 6/					2	67			1	33									3	100
INCOME 8/																				
LESS THAN 50% OF MSA MEDIAN	2	40			2	40			1	20									5	100
50-79% OF MSA MEDIAN	6	46			6	46			1	8									13	100
80-99% OF MSA MEDIAN					1	33	1	33	1	33									3	100
100-119% OF MSA MEDIAN					1	100													1	100
120% OR MORE OF MSA MEDIAN					1	100													1	100
INCOME NOT AVAILABLE 6/																				

Report Date: 5/18/2002

DISCLOSURE TABLE 4-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000007939-4 PEOPLES FIRST COMMUNITY BANK

MSA: 8240-TALLAHASSEE, FL

Race, Gender and Income 4/,13/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN IND/ALASKAN NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
ASIAN/PACIFIC ISLANDER (TOTAL)	2	175	1	112			1	63				
MALE												
FEMALE	1	63					1	63				
JOINT (MALE/FEMALE) 7/	1	112	1	112								
BLACK (TOTAL)	67	5503	49	4080			10	663	8	760		
MALE	12	1004	8	708			2	152	2	144		
FEMALE	43	3453	29	2326			8	511	6	616		
JOINT (MALE/FEMALE) 7/	12	1046	12	1046								
HISPANIC (TOTAL)	13	1136	10	860			3	276				
MALE	3	275	3	275								
FEMALE	5	432	3	244			2	188				
JOINT (MALE/FEMALE) 7/	5	429	4	341			1	88				
WHITE (TOTAL)	93	8503	74	6675			11	1089	8	739		
MALE	29	2853	22	2124			6	617	1	112		
FEMALE	36	2789	33	2581					3	208		
JOINT (MALE/FEMALE) 7/	28	2861	19	1970			5	472	4	419		
OTHER (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
JOINT (WHITE/MINORITY) (TOTAL) 5/	3	332	3	332								
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/	3	332	3	332								
RACE NOT AVAILABLE (TOTAL) 6/	2	139	1	53					1	86		
MALE	2	139	1	53					1	86		
FEMALE												
JOINT (MALE/FEMALE) 7/												
INCOME OF APPLICANTS 8/												
LESS THAN 50% OF MSA MEDIAN	48	3327	33	2282			11	781	4	264		
50-79% OF MSA MEDIAN	66	5892	50	4372			8	742	8	778		
80-99% OF MSA MEDIAN	28	2714	23	2224			3	268	2	222		
100-119% OF MSA MEDIAN	11	1288	10	1120					1	168		
120% OR MORE OF MSA MEDIAN	27	2567	22	2114			3	300	2	153		
INCOME NOT AVAILABLE 6/												

Report Date: 5/18/2002

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY INCOME AND RACE OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000007939-4 PEOPLES FIRST COMMUNITY BANK

MSA: 8240-TALLAHASSEE, FL

Income and Race 4/8/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	1	63					1	63				
BLACK	23	1503	16	1116			5	260	2	127		
HISPANIC	5	369	3	181			2	188				
WHITE	19	1392	14	985			3	270	2	137		
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 6/												
50-79% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	1	112	1	112								
BLACK	32	2790	22	1887			5	403	5	500		
HISPANIC	4	347	3	259			1	88				
WHITE	27	2423	23	1980			2	251	2	192		
OTHER												
JOINT (WHITE/MINORITY) 5/	1	134	1	134								
RACE NOT AVAILABLE 6/	1	86							1	86		
80-99% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER												
BLACK	5	549	4	416					1	133		
HISPANIC	3	286	3	286								
WHITE	18	1681	14	1324			3	268	1	89		
OTHER												
JOINT (WHITE/MINORITY) 5/	2	198	2	198								
RACE NOT AVAILABLE 6/												
100-119% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER												
BLACK	4	437	4	437								
HISPANIC	1	134	1	134								
WHITE	6	717	5	549					1	168		
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 6/												
120% OR MORE OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER												
BLACK	3	224	3	224								
HISPANIC												
WHITE	23	2290	18	1837			3	300	2	153		
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 6/	1	53	1	53								

Report Date: 5/18/2002

DISCLOSURE TABLE 6-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000007939-4 PEOPLES FIRST COMMUNITY BANK

MSA: 8240-TALLAHASSEE, FL

Income and Gender 8/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA MEDIAN												
MALE	11	750	9	556					2	194		
FEMALE	19	1301	13	1031			1	22	5	248		
JOINT (MALE/FEMALE) 7/	5	269	5	269								
GENDER NOT AVAILABLE 6/												
50-79% OF MSA MEDIAN												
MALE	4	354	4	354								
FEMALE	19	1464	16	1199					3	265		
JOINT (MALE/FEMALE) 7/	6	539	4	359			1	30			1	150
GENDER NOT AVAILABLE 6/												
80-99% OF MSA MEDIAN												
MALE	10	1301	8	821					2	480		
FEMALE	7	904	6	790			1	114				
JOINT (MALE/FEMALE) 7/	11	1386	7	921			1	116	2	228	1	121
GENDER NOT AVAILABLE 6/												
100-119% OF MSA MEDIAN												
MALE	4	386	4	386								
FEMALE	7	877	6	744					1	133		
JOINT (MALE/FEMALE) 7/	16	1862	14	1616			1	125	1	121		
GENDER NOT AVAILABLE 6/												
120% OR MORE OF MSA MEDIAN												
MALE	25	3048	23	2742					2	306		
FEMALE	6	829	4	543					1	105	1	181
JOINT (MALE/FEMALE) 7/	97	14264	83	12133			4	732	10	1399		
GENDER NOT AVAILABLE 6/												

Report Date: 5/18/2002

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY
CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001

Page 2 of 2

INSTITUTION: 0000007939-4 PEOPLES FIRST COMMUNITY BANK

MSA: 8240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ALL OTHER TRACTS 15/												

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY CHARACTERISTICS
OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001

Page 2 of 2

INSTITUTION: 0000007939-4 PEOPLES FIRST COMMUNITY BANK

MSA: 8240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ALL OTHER TRACTS 15/												

DISCLOSURE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000007939-4 PEOPLES FIRST COMMUNITY BANK

MSA: 8240-TALLAHASSEE, FL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Appl. Incomplete		Mortgage Insurance Denied		Other		Total /16	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 4/																				
AMERICAN IND/ALASKAN NATIVE																				
ASIAN/PACIFIC ISLANDER																				
BLACK																				
					1	100														1 100
HISPANIC																				
	1	100																		1 100
WHITE																				
	1	17			4	67											1	17		6 100
OTHER																				
JOINT (WHITE/MINORITY) 5/																				
									1	100										1 100
RACE NOT AVAILABLE 6/																				
GENDER																				
MALE																				
FEMALE																				
	1	50															1	50		2 100
JOINT (MALE/FEMALE) 7/																				
	1	14			5	71			1	14										7 100
GENDER NOT AVAILABLE 6/																				
INCOME 8/																				
LESS THAN 50% OF MSA MEDIAN																				
					1	100														1 100
50-79% OF MSA MEDIAN																				
	1	50							1	50										2 100
80-99% OF MSA MEDIAN																				
					1	100														1 100
100-119% OF MSA MEDIAN																				
	1	25			3	75														4 100
120% OR MORE OF MSA MEDIAN																				
INCOME NOT AVAILABLE 6/																				

Report Date: 5/18/2002

DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.A.

MSA: 8240-TALLAHASSEE, FL

Race, Gender and Income 4/,13/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN IND/ALASKAN NATIVE (TOTAL)	2	225	2	225								
MALE	2	225	2	225								
FEMALE												
JOINT (MALE/FEMALE) 7/												
ASIAN/PACIFIC ISLANDER (TOTAL)	9	939	7	724			2	215				
MALE	2	327	2	327								
FEMALE	2	116	2	116								
JOINT (MALE/FEMALE) 7/	5	496	3	281			2	215				
BLACK (TOTAL)	40	2559	18	1504	7	432	15	623				
MALE	10	615	3	386	2	26	5	203				
FEMALE	14	751	6	407	2	82	6	262				
JOINT (MALE/FEMALE) 7/	16	1193	9	711	3	324	4	158				
HISPANIC (TOTAL)	10	709	2	73	3	304	4	226	1	106		
MALE	4	187	1	19	1	11	2	157				
FEMALE	3	205	1	54			1	45	1	106		
JOINT (MALE/FEMALE) 7/	3	317			2	293	1	24				
WHITE (TOTAL)	193	20399	127	13697	29	3339	33	2423	1	500	3	440
MALE	53	4991	33	3307	7	636	13	1048				
FEMALE	45	4184	27	2585	7	889	9	470			2	240
JOINT (MALE/FEMALE) 7/	95	11224	67	7805	15	1814	11	905	1	500	1	200
OTHER (TOTAL)	7	791	4	446	1	140	1	72	1	133		
MALE	1	102	1	102								
FEMALE	3	273	1	68			1	72	1	133		
JOINT (MALE/FEMALE) 7/	3	416	2	276	1	140						
JOINT (WHITE/MINORITY) (TOTAL) 5/	10	795	3	279	2	169	4	236			1	111
MALE	1	21					1	21				
FEMALE	1	76					1	76				
JOINT (MALE/FEMALE) 7/	8	698	3	279	2	169	2	139			1	111
RACE NOT AVAILABLE (TOTAL) 6/	27	2429	14	1427	6	616	7	386				
MALE	3	234	1	80	2	154						
FEMALE	1	270			1	270						
JOINT (MALE/FEMALE) 7/												
INCOME OF APPLICANTS 8/												
LESS THAN 50% OF MSA MEDIAN	26	1282	13	761	4	161	9	360				
50-79% OF MSA MEDIAN	59	4290	34	2875	6	283	16	753	2	239	1	140
80-99% OF MSA MEDIAN	35	2930	19	1836	5	390	10	593			1	111
100-119% OF MSA MEDIAN	29	2532	17	1574	6	556	6	402				
120% OR MORE OF MSA MEDIAN	149	17812	94	11329	27	3810	25	2073	1	500	2	300
INCOME NOT AVAILABLE 6/												

Report Date: 5/18/2002

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY INCOME AND RACE OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.A.

MSA: 8240-TALLAHASSEE, FL

Income and Race 4/,8/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	1	70	1	70								
BLACK	15	679	5	262	2	82	8	335				
HISPANIC	1	54	1	54								
WHITE	8	454	6	375	2	79						
OTHER												
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 6/	1	25					1	25				
50-79% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	2	161	2	161								
BLACK	11	525	3	185	3	150	5	190				
HISPANIC	4	269			1	11	2	152	1	106		
WHITE	36	2908	27	2383	2	122	6	263			1	140
OTHER	1	133							1	133		
JOINT (WHITE/MINORITY) 5/												
RACE NOT AVAILABLE 6/	5	294	2	146			3	148				
80-99% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	2	205	1	110			1	95				
BLACK	2	231	2	231								
HISPANIC	2	43	1	19			1	24				
WHITE	23	1980	12	1187	5	390	6	403				
OTHER	1	102	1	102								
JOINT (WHITE/MINORITY) 5/	3	265	1	109			1	45			1	111
RACE NOT AVAILABLE 6/	2	104	1	78			1	26				
100-119% OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE												
ASIAN/PACIFIC ISLANDER	1	72	1	72								
BLACK	3	304	2	247			1	57				
HISPANIC												
WHITE	23	1940	14	1255	5	416	4	269				
OTHER	1	140			1	140						
JOINT (WHITE/MINORITY) 5/	1	76					1	76				
RACE NOT AVAILABLE 6/												
120% OR MORE OF MSA MEDIAN												
AMERICAN IND/ALASKAN NATIVE	2	225	2	225								
ASIAN/PACIFIC ISLANDER	3	431	2	311			1	120				
BLACK	9	820	6	579	2	200	1	41				
HISPANIC	3	343			2	293	1	50				
WHITE	103	13117	68	8497	15	2332	17	1488	1	500	2	300
OTHER	4	416	3	344			1	72				
JOINT (WHITE/MINORITY) 5/	6	454	2	170	2	169	2	115				
RACE NOT AVAILABLE 6/	19	2006	11	1203	6	616	2	187				

Report Date: 5/18/2002

Attachment # 3
Page 38 of 38

DISCLOSURE TABLE 6-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.A.

MSA: 8240-TALLAHASSEE, FL

Income and Gender 8/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA MEDIAN												
MALE	5	289	2	163			3	126				
FEMALE	16	806	10	551	3	132	3	123				
JOINT (MALE/FEMALE) 7/	4	162	1	47	1	29	2	86				
GENDER NOT AVAILABLE 6/	1	25					1	25				
50-79% OF MSA MEDIAN												
MALE	16	1012	9	793	4	57	3	162				
FEMALE	30	2372	18	1520	1	102	8	371	2	239	1	140
JOINT (MALE/FEMALE) 7/	8	612	5	416	1	124	2	72				
GENDER NOT AVAILABLE 6/	5	294	2	146			3	148				
80-99% OF MSA MEDIAN												
MALE	12	1052	7	697	2	106	3	249				
FEMALE	5	369	2	215			3	154				
JOINT (MALE/FEMALE) 7/	16	1405	9	846	3	284	3	164			1	111
GENDER NOT AVAILABLE 6/	2	104	1	78			1	26				
100-119% OF MSA MEDIAN												
MALE	5	469	2	204	1	70	2	195				
FEMALE	3	321	1	118	1	127	1	76				
JOINT (MALE/FEMALE) 7/	21	1742	14	1252	4	359	3	131				
GENDER NOT AVAILABLE 6/												
120% OR MORE OF MSA MEDIAN												
MALE	38	3880	23	2589	5	594	10	697				
FEMALE	15	2007	6	825	5	880	3	201			1	100
JOINT (MALE/FEMALE) 7/	81	10423	55	6791	14	1944	10	988	1	500	1	200
GENDER NOT AVAILABLE 6/	15	1502	10	1123	3	192	2	187				

Report Date: 5/18/2002

Attachment # 3
Page 48 of 58

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY
CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001

Page 2 of 2

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.A.

MSA: 8240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ALL OTHER TRACTS 15/												

**DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY CHARACTERISTICS
OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001**

Page 2 of 2

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.A.

MSA: 6240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ALL OTHER TRACTS 15/												

DISCLOSURE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000013044-1 BANK OF AMERICA, N.A.

MSA: 8240-TALLAHASSEE, FL

Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit Appl. Incomplete		Mortgage Insurance Denied		Other		Total /16	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 4/																				
AMERICAN IND/ALASKAN NATIVE																				3 100
ASIAN/PACIFIC ISLANDER	1	33			1	33	1	33												18 100
BLACK	3	17			13	72	1	6			1	6								5 100
HISPANIC	2	40			2	40			1	20										38 100
WHITE	8	21			17	45	10	26									3	8		1 100
OTHER							1	100												5 100
JOINT (WHITE/MINORITY) 5/					4	80	1	20												8 100
RACE NOT AVAILABLE 6/	2	25			2	25	4	50												
GENDER																				
MALE	6	23			12	46	5	19	1	4	1	4					1	4		26 100
FEMALE	5	23			11	50	5	23									1	5		22 100
JOINT (MALE/FEMALE) 7/	3	14			14	64	4	18									1	5		22 100
GENDER NOT AVAILABLE 6/	2	25			2	25	4	50												8 100
INCOME 8/																				
LESS THAN 50% OF MSA MEDIAN	3	23			7	54	2	15			1	8								13 100
50-79% OF MSA MEDIAN	5	26			11	58	1	5	1	5							1	5		19 100
80-99% OF MSA MEDIAN	1	9			6	55	3	27									1	9		11 100
100-119% OF MSA MEDIAN	2	33			4	67														6 100
120% OR MORE OF MSA MEDIAN	5	17			11	38	12	41									1	3		29 100
INCOME NOT AVAILABLE 6/																				

Report Date: 5/18/2002

DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000000001-1 FIRST UNION NATIONAL BANK

MSA: 8240-TALLAHASSEE, FL

Race, Gender and Income 4/13/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN IND/ALASKAN NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
ASIAN/PACIFIC ISLANDER (TOTAL)	4	557	2	177	2	380						
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/	4	557	2	177	2	380						
BLACK (TOTAL)	21	704	9	283	6	289	6	132				
MALE	8	233	4	133			4	100				
FEMALE	5	94	2	49	1	13	2	32				
JOINT (MALE/FEMALE) 7/	8	377	3	101	5	276						
HISPANIC (TOTAL)	2	66					2	66				
MALE	2	66					2	66				
FEMALE												
JOINT (MALE/FEMALE) 7/												
WHITE (TOTAL)	46	2984	18	1155	12	700	18	1129				
MALE	24	1652	8	378	5	393	11	881				
FEMALE	7	211	2	75	3	81	2	55				
JOINT (MALE/FEMALE) 7/	15	1121	8	702	4	226	3	193				
OTHER (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
JOINT (WHITE/MINORITY) (TOTAL) 5/	2	159			1	50	1	109				
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/	2	159			1	50	1	109				
RACE NOT AVAILABLE (TOTAL) 6/	5	226	2	147			2	33	1	46		
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
INCOME OF APPLICANTS 8/												
LESS THAN 50% OF MSA MEDIAN	18	432	5	115	4	104	9	213				
50-79% OF MSA MEDIAN	9	279	3	110	2	75	4	94				
80-99% OF MSA MEDIAN	6	355	2	156	2	80	2	119				
100-119% OF MSA MEDIAN	13	660	5	189	3	107	5	364				
120% OR MORE OF MSA MEDIAN	32	2811	15	1079	10	1053	7	679				
INCOME NOT AVAILABLE 6/	2	159	1	113					1	46		

Report Date: 5/18/2002

DISCLOSURE TABLE 6-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000000001-1 FIRST UNION NATIONAL BANK

MSA: 8240-TALLAHASSEE, FL

Income and Gender 8/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA MEDIAN												
MALE	9	217	3	66	1	24	5	127				
FEMALE	7	172	1	15	3	80	3	77				
JOINT (MALE/FEMALE) 7/												
GENDER NOT AVAILABLE 6/	2	43	1	34			1	9				
50-79% OF MSA MEDIAN												
MALE	5	119			1	25	4	94				
FEMALE	1	25	1	25								
JOINT (MALE/FEMALE) 7/	3	135	2	85	1	50						
GENDER NOT AVAILABLE 6/												
80-99% OF MSA MEDIAN												
MALE	2	106	1	96			1	10				
FEMALE	1	60	1	60								
JOINT (MALE/FEMALE) 7/	3	189			2	80	1	109				
GENDER NOT AVAILABLE 6/												
100-119% OF MSA MEDIAN												
MALE	5	412	2	66			3	346				
FEMALE	3	48	1	24	1	14	1	10				
JOINT (MALE/FEMALE) 7/	5	200	2	99	2	93	1	8				
GENDER NOT AVAILABLE 6/												
120% OR MORE OF MSA MEDIAN												
MALE	13	1097	6	283	3	344	4	470				
FEMALE												
JOINT (MALE/FEMALE) 7/	18	1690	9	796	7	709	2	185				
GENDER NOT AVAILABLE 6/	1	24					1	24				

Report Date: 5/18/2002

Attachment # 3
Page 54 of 58

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY CHARACTERISTICS
OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001

Page 2 of 2

INSTITUTION: 0000000001-1 FIRST UNION NATIONAL BANK

MSA: 8240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's

ALL OTHER TRACTS 15/

DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY RACE, GENDER
AND INCOME OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000675332-2 SUNTRUST BANK

MSA: 8240-TALLAHASSEE, FL

Race, Gender and Income 4/,13/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN IND/ALASKAN NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
ASIAN/PACIFIC ISLANDER (TOTAL)	1	78	1	78								
MALE												
FEMALE	1	78	1	78								
JOINT (MALE/FEMALE) 7/												
BLACK (TOTAL)	7	838	7	838								
MALE	1	42	1	42								
FEMALE	5	708	5	708								
JOINT (MALE/FEMALE) 7/	1	88	1	88								
HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
WHITE (TOTAL)	51	10657	38	9111	2	332	1	172	10	1042		
MALE	31	5705	20	4558	2	332	1	172	8	643		
FEMALE	5	374	5	374								
JOINT (MALE/FEMALE) 7/	15	4578	13	4179					2	399		
OTHER (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
JOINT (WHITE/MINORITY) (TOTAL) 5/	1	88							1	88		
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/	1	88							1	88		
RACE NOT AVAILABLE (TOTAL) 6/	12	802	6	513			5	115	1	174		
MALE												
FEMALE												
JOINT (MALE/FEMALE) 7/												
INCOME OF APPLICANTS 8/												
LESS THAN 50% OF MSA MEDIAN	8	575	4	240			3	247	1	88		
50-79% OF MSA MEDIAN	11	809	8	605			2	30	1	174		
80-99% OF MSA MEDIAN	4	506	3	331					1	175		
100-119% OF MSA MEDIAN	4	337	2	242	1	57			1	38		
120% OR MORE OF MSA MEDIAN	45	10236	35	9122	1	275	1	10	8	829		
INCOME NOT AVAILABLE 6/												

Report Date: 5/18/2002

DISCLOSURE TABLE 6-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY INCOME AND GENDER OF APPLICANT, 2001

Page 1 of 1

INSTITUTION: 0000675332-2 SUNTRUST BANK

MSA: 8240-TALLAHASSEE, FL

Income and Gender 8/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA MEDIAN												
MALE	1	172					1	172				
FEMALE	3	184	3	184								
JOINT (MALE/FEMALE) 7/	1	88							1	88		
GENDER NOT AVAILABLE 6/	3	131	1	56			2	75				
50-79% OF MSA MEDIAN												
MALE	2	133	2	133								
FEMALE	5	384	5	384								
JOINT (MALE/FEMALE) 7/	1	88	1	88								
GENDER NOT AVAILABLE 6/	3	204					2	30	1	174		
80-99% OF MSA MEDIAN												
MALE	4	506	3	331					1	175		
FEMALE												
JOINT (MALE/FEMALE) 7/												
GENDER NOT AVAILABLE 6/												
100-119% OF MSA MEDIAN												
MALE	3	270	1	175	1	57			1	38		
FEMALE	1	67	1	67								
JOINT (MALE/FEMALE) 7/												
GENDER NOT AVAILABLE 6/												
120% OR MORE OF MSA MEDIAN												
MALE	22	4666	15	3961	1	275			6	430		
FEMALE	2	525	2	525								
JOINT (MALE/FEMALE) 7/	15	4578	13	4179					2	399		
GENDER NOT AVAILABLE 6/	6	467	5	457			1	10				

Report Date: 5/18/2002

Attachment # 3
Page 56 of 58

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 to 4 FAMILY HOMES, BY CHARACTERISTICS
OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2001

Page 2 of 2

INSTITUTION: 0000675332-2 SUNTRUST BANK

MSA: 8240-TALLAHASSEE, FL

Type of Census Tract 9/	Applications Received 14/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ALL OTHER TRACTS 15/												